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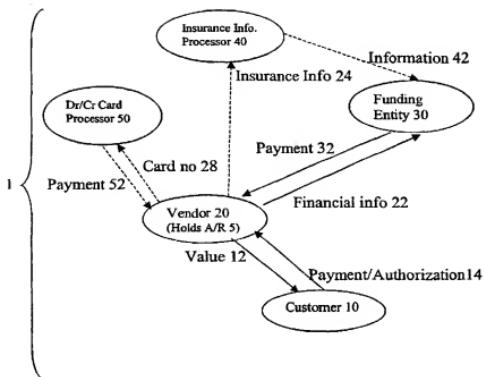
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(54) Title: ELECTRONIC PAYMENT SYSTEMS AND METHODS



(57) Abstract: A third party (30) provides a vendor (20) with immediate payment (32), bills the customers (10), while still providing the vendor (20) with a substantial upside benefit for customers (10) that settle their accounts in a desirable fashion. The methods and systems can be conveniently implemented using an improved hand carried electronic transaction device that concurrently displays different first and second account codes. The methods and systems are contemplated to be particularly useful for doctors, dentists, and other professionals.

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